



Order Filed on November 6, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

1 UNITED STATES BANKRUPTCY COURT  
2 DISTRICT OF NEW JERSEY

3 HERBERT B. RAYMOND, ESQ.  
4 ATTORNEYS AT LAW  
5 7 GLENWOOD AVENUE, 4<sup>TH</sup> FLOOR  
6 EAST ORANGE, NEW JERSEY 07017  
7 TELEPHONE (973) 675-5622  
8 TELEFAX (408) 519-6711  
9 VOICEMAIL (815) 642-4613  
10 Email: [bankruptcy123@comcast.net](mailto:bankruptcy123@comcast.net)  
11 HERBERT B. RAYMOND, ESQ.  
12 JEFFREY M. RAYMOND, ESQ.  
13 KEVIN DELYON, ESQ.  
14 ATTORNEYS FOR THE DEBTOR(S)

10 In Re:

11 MARY F. ADEKUNLE DEBTOR(S)

Case No.: 16-34524 (JKS)

Adv. No.:

Hearing Date: N/A

Judge: JOHN K. SHERWOOD

15 ORDER AUTHORIZING LOAN  
16 MODIFICATION AND FOR OTHER RELIEF

17 The relief set forth on the following pages, two (2) through four (4) is  
18 hereby ORDERED:

22 DATED: November 6, 2017

23   
24 Honorable John K. Sherwood  
25 United States Bankruptcy Court  
26  
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Debtor: Mary F. Adekunle, Debtor(s)

Case no.: 16-34524 JKS

Caption of order: Order Authorizing Loan Modification and for  
Other Relief

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1. That the Debtor be and is hereby authorized to enter into and consummate a loan modification with Selene Finance, LP, pursuant to the terms and conditions of the proposed loan modification agreement, entitled 'Loan Modification Agreement (Providing for Fixed Interest Rate)', filed as an Exhibit in support of this motion, relating to real property located at 90-92 Ellery Avenue, Irvington, New Jersey, and the loan modification be and is hereby approved.

2. That the Debtor and/or Selene Finance, LP, be and are authorized to enter and consummate any transaction necessary and incident to the loan modification relating to this property, the sole exception being the transfer of the property or an interest in the property by the Debtor(s) to someone else.

a. Limited automatic stay relief is granted, to allow Selene Finance, LP, to negotiate any such agreement with the Debtor or counsel, enter into and sign a loan modification agreement, and record any documents with the appropriate county recorders office without such action being considered a violation of the automatic stay.

3. That the Debtor and/or Selene Finance, LP, are authorized to negotiate and prepare the terms or documents relating to a loan modification, or any necessary transaction

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Debtor: Mary F. Adekunle, Debtor(s)

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incident to a loan modification agreement, such as, but not limited to the circumstances described above, with respect to this property and any such negotiation and/or preparation of documents and/or recording of documents, by the parties shall not considered to be a violation of the automatic stay and are specifically authorized by the Court.

4. That any communication by the parties relating to the loan modification shall be considered to be negotiations, pursuant to the Rules of Evidence, and shall not be used by either party against the other in the context of any subsequent litigation in this Court or any state court, federal court or non-judicial forum.

5. That nothing in this order shall be construed as a modification of the plan.

6. That the mortgage company and/or mortgage servicer may not persuade the Debtor(s) to dismiss this case in order to consummate a loan modification.

7. That because the mortgage is being modified and the pre-petition arrears are being addressed in the new mortgage, the pre-petition arrearage claim, filed by Selene Finance, LP, or its predecessors, assignees or successor in interest, as claim number two on the claims register, shall not be paid and

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the Trustee shall not make any payments/disbursements on any  
pre-petition arrearage claim. If the modification is not  
consummated for any reason, Selene Finance, LP, may, at any time  
during the pendency of this case, re-list the matter for further  
hearing, otherwise, this order shall be deemed final.

**Certificate of Notice Page 5 of 5**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Mary F Adekunle  
Debtor

Case No. 16-34524-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2017.

db +Mary F Adekunle, 90-92 Ellery Avenue, Irvington, NJ 07111-1519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2017 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Mary F Adekunle bankruptcyl23@comcast.net,  
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@co  
mcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
Jeanette F. Frankenberg on behalf of Creditor NATIONSTAR MORTGAGE LLC cmecf@sternlav.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6